To The Chairman State Bank of India, Corporate Centre, Mumbai.

(Through The Chief General Manager, S.B.I, L.H.O, Amaravati Circle)

Dear Sir,

Sub: Resolution of my/E-SBH Retiree's Grievances

I am a staff pensioner/ Retiree from the Bank/Erstwhile State Bank of Hyderabad. I am having several problems and I am unable to find solutions and also I am unable to pursue with vigour for myself to solve them. I shall be grateful if you kindly solve my legitimate problems at the earliest.

I also bring to your kind notice that I had represented to Corporate Centre and also to local Circle functionaries in respect of most of the following issues through my Retirees organisation. This is a privilege I was enjoying before merger for resolution of many of my grievances through structured meetings organised by E-SBH with my Retirees Association which proved as the most effective mechanism for resolution, particularly at this old age when many of the retirees are immobile. This privilege is bestowed on members of Retirees' Association by E-SBH on the directions given by IBA vide circular dated 09/03/2016 on recommendations of Parliamentary Committee and it was going on well till merger to the comfort of the retirees.

I also draw your kind attention to para 10 of the Gazette Notification dated 22-02-2017 (reproduced below) proclaiming terms of merger where in it was said that all my existing benefits, rights, and privileges shall be extended by the Transferee bank. The terms of merger also confers on me the same rights to all privileges, rights and benefits I was enjoying before Merger. Thus by not following the terms of merger by the Bank, it deprived my Right and Privilege to represent my grievances through my Retiree Organisation through structured meetings, which is a reward to aged pensioners to solve their problems with ease.

Extract of Para 10 of Gazette: "The Officers or other employees who have retired before the effective date from the service of the transferor bank or opted not to join in the service of the transferred bank on and from the effective date and entitled to any benefits, Rights or privileges from transferor bank shall be entitled to receive such benefits, Rights or privileges from the transferee bank:.........."

The fact is also that those who live in far flung areas and immobile cannot make trips involving avoidable costs and time to come all the way and personally represent and in such times this mechanism worked more efficiently where common issues trouble and upset a fairly good cross section of retirees. Even the Courts are advocating and encouraging alternate dispute mechanism for speedy resolution. Most of the times now in our Bank, the representations are not even acknowledged, leave alone resolution.

Disallowing my Rights to represent through my organisation is causing many problems to me, besides being a violation of Merger terms. So I request you to retrieve my privilege and arrange to conduct structured meetings with SBHREA, our Retirees organisation which, for sure, provide us comfort in this old age not only to Senior Citizens like me but will have a lot of mitigating effect to family pensioners, who are mostly women family pensioners. The appeal we make in this regard is totally non-financial and the Bank should not have any hesitation to accept our request which renders comfort to Senior Citizens. Here we also bring to your kind notice some extracts of Nagpur bench judgements.

"Senior Citizens are the persons who have shouldered the responsibility of building a nation in general and society or community in particular while in Service. Utilising their experience in the life and working, the strong shoulders are created of young persons (of today) to substitute and rest the responsibility on them, while demitting the office. The Bank officials must realise that tomorrow it may be their turn, upon superannuation to fight for pension or post retiral benefits. The thought process "of the bank officials" should, therefore, to be adopted should be of a person in a situation like the petitioner. The respect dignity, care, sensitivity, assistance and security would automatically follow."

We hope that our Bank which is the foremost public sector organisation giving importance to the human resources will understand the sentiments of the E-SBH Retirees in the light of the observations made by the Court as above and provide us all assistance and security by protecting our privileges and Rights as per the terms of the Merger.

So, we earnestly appeal to you Sir, to solve all our issues and also conduct structured meetings with S.B.H.R.E.A to which I am a member so that lots of my and my colleagues' grievances can be resolved with ease and sensitivity and at no cost to Bank except sparing some time.

## SELECT/ ILLUSTRATIVE GRIEVANCES / ISSUES PRAYED FOR REDRESSAL:

- Provide the platform by creating a grievance cell and conduct Structured meetings with our Retirees organisation of E-SBH viz., SBHREA / SBRA in view of the reasons mentioned above.
- Resolve the problems regarding E-Pharmacy.
- > Resolve problems with regard to E-Cards.
- > Resolve issues with regard to Pensioners ID Card and Pension Payment Order.
- HRMS data is without details of Spouse, thereby the dispensaries were declining supply of Medicines against her/ his prescription.
- > Deduction of TDS where the total pension is less than Rs.7 lakhs
- Pension cannot be stopped for any reason without following the principles of Natural Justice and recovery cannot be made from pension for whatever reason as per the decided cases by Apex court.
- Payment of Differential commutation to all eligible retirees to whom arrears are paid as per S.C order in CA 5525 of judgement dated 13-02-2018 with recovery from the date of payment instead of from the date of Retirement.
- Payment of benefit of Notional Service up to 5 years under Regulation 29(5) of our pension Regulations to all similarly placed as ordered by S.C in their judgement dated 13-02-2018. The same benefit, although restricted in the scheme of E-SBH exit employees of 2006, is paid to all of them latest in the month of January 2023 but even within the same bank the VRS 2001 employees are denied the benefit, which is discriminatory and all the cry of VRS 2001 retirees

became a cry in wilderness. This is not even being examined with even minimum seriousness where gross injustice is done and Supreme Court has decided the matter 3 times including in one contempt petition by E- SBM retirees.

- > Payment of commutation amount in respect of Stagnation increments paid.
- > Pension and gratuity not being paid duly reckoning temporary service
- > Payment of all pending stagnation increments to all eligible retirees.
- All pensionary and other allowances be paid strictly in accordance with Statutory Pension Regulations.
- Making on line submissions compulsory in respect of various facilities has become a difficult process to many old age pensioners, Family Pensioners and many others who retired from Sub Staff.
- > Processing charges are collected for pension loans.
- > Invite E-SBH Pensioners like me to pensioners meet conducted by the Bank.
- Please extend Medical Benefit scheme/ insurance which is extended to CGMs and above cadre retirees retired from State Bank of India as I am also a staff pensioner like them.
- > Delay in sanction of Family Pension.
- Uniform treatment to cover all benefits, Rights and Privileges to be extended to all pensioners of the bank alike without differential treatment between E-AB retirees and other retirees in the bank, as e-AB retirees are being marginalised by bank on various issues and there is brewing discontentment among them. This kind of dissatisfaction is not healthy at this age and the bank can assuage their feelings by providing their just rights as per rules.
- Revision of pension at par with SBI old pensions of Imperial Bank to Hyderabad Bank (Pre-1959 appointees) retirees.

We once again earnestly appeal to you to consider our above requests which are not in any way extraordinary but only fall under the frame work of Law, Rules, Regulations and Principles of Natural Justice. Please acknowledge receipt.

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Thanking you, With kind regards,

Yours faithfully,

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PF No	HRMS No:	
Dt. 31/03/2023		